

default having been entered for Defendant's failure to appear, answer, or otherwise defend;

This Court now finds that Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by, in order to gain coverage for damage to her 2019 Toyota Corolla ("Toyota") that purportedly occurred in an automobile accident, falsely represented to Progressive Garden State Insurance Company ("Progressive") on a telephone call on October 12, 2021 that her Toyota was damaged in an accident that occurred on September 2, 2021 ("September Accident") when, in fact, it was not damaged in the September Accident, but rather was damaged in an automobile accident that occurred on October 4, 2021 ("October Accident"), after her automobile insurance policy with Metromile Insurance Company had been rescinded, and failed to disclose to Progressive the true date of the damage, in violation of N.J.S.A. 17:33A-4(a)(1), -4(a)(3)(a) and -4(a)(3)(b).

This Court further finds that Defendant violated the Fraud Act by submitting photographs to Progressive falsely representing that the damage to her Toyota depicted in the photographs occurred from the September Accident when, in fact, the damage to her Toyota occurred from the October Accident, in violation of N.J.S.A. 17:33A-4(a)(2).

FINAL JUDGMENT is on this ^{3rd} day of ^{January} 2025, entered in the amount of \$11,500.00 against Defendant, Jamee Adams, and in favor of Plaintiff. This amount consists of \$7,500.00 in civil penalties for two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,000.00

pursuant to N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1.

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendant's driving privileges will be suspended for a period of one (1) year from the date of this judgment.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 7 days of the date of receipt.



Hon. Joshua D. Sanders, J.S.C.

This motion was:

 Opposed XXX Unopposed